



## Are You E & O Proofing Your Immediate Annuity Sales?



The Key To Success is to Have the Right Ammunition -  
To Provide The Best Solution For Your Clients!

Let Your Client Make The Choice On Which SPIA  
To Purchase!

**Give Them Options and Solutions**

Provide Your Clients With a Competitive Product and—  
**LIQUIDITY!**

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Your Logo  
Here!



American National's  
Immediate Annuity!!!

Tired of the same old Immediate  
Annuity story?

Lack of Flexibility or Liquidity?

#### How an Immediate Annuity From American National Helps:

Now you can provide an immediate annuity for your clients and give them the choice of future liquidity. In the past, the problem with all immediate annuities was that once the client made the choice of their monthly income stream they could not get extra money out or surrender the contract and get the remaining balance back. If one of the annuitants died and the survivor needed to change their income stream, they couldn't. Because your client's futures cannot be predicted, American National has the answer for them. Our Palladium Immediate Annuity allows the client after the 3rd policy year to:

1. Take a partial withdrawal of 10% of the commuted value;
2. Fully surrender the contract for the commuted value!

No longer are your clients "stuck in the rut" of their decision they made years ago. You do not give up competitiveness on the payout or compensation either!! ANICO is in the top 3 in payout regularly and pays a competitive commission as well!

*Please contact us for more information on how **American National's** immediate annuity can help your clients in making a lifetime decision —*

**NMD Information**

For Producer Use Only

# AMERICAN NATIONAL'S SINGLE PREMIUM IMMEDIATE ANNUITY

## “A Competitive SPIA with Liquidity”

- Minimum Single Premium \$15,000
- Issue Ages: 0-90 Q & NQ
- **Partial Withdrawals** after 3 years up to 10% of commuted value
- **Full Surrender** after 3 years for commuted value

For quotes call 888-501-4043, Option 1 twice, or use [SPIA Express](#) via our website!!  
(Note: For quotes over \$1m please call your Brokerage Sales Regional for Approval)

[www.imo.anicoweb.com](http://www.imo.anicoweb.com)

The comparison below is for a Female, Age 53, in the state of California as of 10-28-04. Amounts shown are monthly income payments from \$1.5 million NQ funds, with the first payment in approximately 30 days.

| COMPANY              | LIFE ONLY | LIFE w/ 15 YR | LIFE w/ INST REF |
|----------------------|-----------|---------------|------------------|
| American General     | \$7301.01 | \$7194.21     | \$7240.37        |
| American National    | \$7966.82 | \$7850.10     | \$7851.28        |
| First Colony         | \$7275.47 | \$7201.62     | \$7174.47        |
| Lincoln Benefit Life | \$7718.92 | \$7455.65     | \$7438.90        |
| Principal            | \$7514.86 | \$7411.00     | \$7404.36        |
| United of Omaha      | \$7314.90 | \$7184.25     | \$7133.87        |

The comparison below is for a Female, Age 52, in the state of California as of 10/12/04. Amounts shown are the initial NQ deposits required to generate \$5,000 monthly income, with the first payment in approximately 30 days.

| COMPANY             | LIFE ONLY      | LIFE w/ 10 YR  | LIFE w/ 20 YR  |
|---------------------|----------------|----------------|----------------|
| American General    | \$1,019,002.67 | \$1,025,320.43 | \$1,042,483.51 |
| American National   | \$949,854.00   | \$955,751.00   | \$972,530.00   |
| First Colony        | \$1,040,181.78 | \$1,044,275.37 | \$1,057,408.90 |
| ING USA             | \$1,098,528.00 | \$1,105,503.00 | \$1,098,528.00 |
| Jefferson-Pilot     | \$1,058,530.28 | \$1,065,486.72 | \$1,085,253.37 |
| Liberty Life Boston | \$1,021,246.00 | \$1,028,341.00 | \$1,047,153.00 |
| Presidential        | \$1,010,520.00 | \$1,016,956.00 | \$1,035,477.00 |
| Principal           | \$1,009,072.32 | \$1,014,855.38 | \$1,031,397.57 |
| Safeco              | \$1,004,105.00 | \$1,010,326.00 | \$1,028,769.00 |
| United of Omaha     | \$1,043,782.67 | \$1,051,187.84 | \$1,074,766.01 |